

Information to identify the case:

Debtor 1

Sergio Udianskyi

Social Security number or ITIN xxx-xx-8695

EIN 88-3926151

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN -- - - - -

United States Bankruptcy Court Southern District of New York

Case number: 23-11637-mew

Discharge of Debtor(s) and Order of Final Decree

12/15

A petition under title 11, United States Code was filed by or against the Debtor(s) on 10/13/23; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the Debtor(s) is entitled to a discharge and the estate of the above named Debtor(s) has been full administered.

IT IS ORDERED:

- The Debtor(s) is granted a discharge under 11 U.S.C. § 727.
- Salvatore LaMonica is discharged as the Trustee of the Debtors estate and the bond is cancelled.
- The chapter 7 case of the above-named Debtor(s) is closed.

1/17/24

By the court: Michael E. Wiles
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order grants a discharge to the person named above. It does not dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Sergio Udianskyi
Debtor

Case No. 23-11637-mew
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0208-1

User: admin

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Date Rcvd: Jan 17, 2024

Form ID: 155new

Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2024:

Recip ID	Recipient Name and Address
db	+ Sergio Udianskyi, 888 Main Steet, Apartment 308, New York, NY 10044-0316

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QSLAMONICA.COM	Jan 18 2024 00:03:00	Salvatore LaMonica, LaMonica Herbst & Maniscalco, LLP, 3305 Jerusalem Avenue, Wantagh, NY 11793-2028
smg	Email/Text: labor.sm.ui.bankruptcy@labor.ny.gov	Jan 17 2024 19:03:00	N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551
smg	+ Email/Text: DOFBankruptcy@finance.nyc.gov	Jan 17 2024 19:03:00	New York City Dept. Of Finance, Office of Legal Affairs, 375 Pearl Street, 30th Floor, New York, NY 10038-1442
smg	Email/Text: nys.dtf.bncnotice@tax.ny.gov	Jan 17 2024 19:03:00	New York State Tax Commission, Bankruptcy/Special Procedures Section, P.O. Box 5300, Albany, NY 12205-0300
smg	+ Email/Text: USANYS.Bankruptcy@usdoj.gov	Jan 17 2024 19:03:00	United States Attorney's Office, Southern District of New York, Attention: Tax & Bankruptcy Unit, 86 Chambers Street, Third Floor, New York, NY 10007-1825
8231116	Email/PDF: bncnotices@becket-lee.com	Jan 17 2024 19:12:46	American Express Travel Related Services, PO Box 981537, El Paso, TX 79998-1537
8231117	Email/PDF: bncnotices@becket-lee.com	Jan 17 2024 19:12:46	American Express Travel Related Services, Attn: Bankruptcy, PO Box 981537, El Paso, TX 79998-1537
8231119	Email/PDF: bncnotices@becket-lee.com	Jan 17 2024 19:12:40	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
8231118	Email/PDF: bncnotices@becket-lee.com	Jan 17 2024 19:12:44	Amex, PO Box 981537, El Paso, TX 79998-1537
8231123	EDI: BANKAMER	Jan 18 2024 00:03:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
8231122	EDI: BANKAMER	Jan 18 2024 00:03:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Cir, Tampa, FL 33634-2413
8231126	EDI: CITICORP	Jan 18 2024 00:03:00	Citibank, PO Box 6217, Sioux Falls, SD 57117-6217
8231127	EDI: CITICORP	Jan 18 2024 00:03:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
8231131	EDI: CITICORP	Jan 18 2024 00:03:00	Citibank/Best Buy, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, Saint Louis, MO

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8231130	EDI: CITICORP	Jan 18 2024 00:03:00	63179-0040 Citibank/Best Buy, PO Box 6497, Sioux Falls, SD 57117-6497
8231133	EDI: DISCOVER	Jan 18 2024 00:03:00	Discover Financial, PO Box 30939, Salt Lake City, UT 84130-0939
8231132	EDI: DISCOVER	Jan 18 2024 00:03:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
8231136	EDI: JPMORGANCHASE	Jan 18 2024 00:03:00	Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369
8231138	Email/Text: EBN@Mohela.com	Jan 17 2024 19:03:00	Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
8231148	Email/Text: Bankruptcy.Notices@pnc.com	Jan 17 2024 19:03:00	Pnc Financial Services, Attn: Bankruptcy, 300 5th Ave, Pittsburgh, PA 15222-2401

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
8231147		Cleveland, OH 44101
8231146		Pnc Financial Services
8231121	*	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
8231120	*	Amex, PO Box 981537, El Paso, TX 79998-1537
8231125	*	Bank of America, PO Box 982238, El Paso, TX 79998-2238
8231124	*	Bank of America, Attn: Bankruptcy, 4909 Savarese Cir, Tampa, FL 33634-2413
8231128	*	Citibank, PO Box 6217, Sioux Falls, SD 57117-6217
8231129	*	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
8231135	*	Discover Financial, PO Box 30939, Salt Lake City, UT 84130-0939
8231134	*	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
8231137	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369
8231139	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
8231140	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
8231141	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
8231142	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
8231143	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
8231144	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
8231145	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243

TOTAL: 2 Undeliverable, 16 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0208-1

User: admin

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2024 at the address(es) listed below:

Name	Email Address
Edward Nathan Vaisman	on behalf of Debtor Sergio Udianskyi vaismanlaw@gmail.com vaismanlaw@gmail.com
Salvatore LaMonica	sl@lhmlawfirm.com slamonica@ecf.axosfs.com
United States Trustee	USTPRegion02.NYECF@USDOJ.GOV

TOTAL: 3